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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	Chapter 11	
	Chapter 12	Check if this is an
	✓ Chapter 13	amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Anitra	
First name	First name
Middle name	Middle name
Williams	
Last name	Last name
Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
Fixet vectors	First name
First name	First name
Middle name	Middle name
Middle Harrie	Wilderiane
Last name	Last name
	233113113
First name	First name
Middle name	Middle name
Last name	Last name
VVV VV 0007	WWW WW
XXX - XX- 9687	XXX - XX-
OR	OR
9 xx - xx-	9 xx - xx-
	Anitra First name Middle name Williams Last name Suffix (Sr., Jr., II, III) First name Middle name Last name First name Middle name Last name XXX - XX - 9687

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De	ebtor 1 Anitra First Name	Middle Name Last Name	Case number (if known)
	ot .va.ne	mode than a	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		3243 178TH Street Number Street	Number Street
		Lansing Illinois 60438	
		City State Zip Code Cook	City State Zip Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
_		Oity Ottato Zip Oode	Only Oldic Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Anitra			Case number (if kno	wn)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Case	9		
 The chapter of the Bankruptcy Code you are choosing to file under 		scription of each, see <i>Notice Req</i> Also, go to the top of page 1 and		c. § 342(b) for Individuals Filing for priate box.
8. How you will pay the fee	more details about ho cashier's check, or more may pay with a credit I need to pay the fee Individuals to Pay You I request that my fee judge may, but is not the official poverty lin	ow you may pay. Typically, if you oney order. If your attorney is scard or check with a pre-printer in installments. If you choose ur Filing Fee in Installments (Coe be waived (You may request required to, waive your fee, an e that applies to your family sign, you must fill out the Applic	ou are paying the submitting your ped address. this option, sig official Form 103. this option only d may do so only ze and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, payment on your behalf, your attorney on and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of anable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9. Have you filed for bankruptcy within the last 8 years?	Ves. District District District	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to lin	obtained an eviction judgment a e 12. nitial Statement About an Eviction kruptcy petition.	-	et You (Form 101A) and file it with

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Williams Debtor 1 Anitra Case number (if known) Middle Name Last Name First Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Anitra Williams Case number (if known)

First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

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Debtor 1 Anitra	Middle News	Williams	Case number (if known)	
First Name Part 6: Answer These Que	Middle Name estions for Reporting	Last Name 1 Purposes		
16. What kind of debts do you have?	16a. Are your debts "incurred by ar No. Go to I ✓ Yes. Go to 16b. Are your debts money for a bu ☐ No. Go to I ☐ Yes. Go to	s primarily consumer debtor in individual primarily for a prime 16b. line 17. s primarily business debts asiness or investment or thrine 16c.	personal, family, or househors. Page 3.7 Business debts are debterough the operation of the	s that you incurred to obtain business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing undexpenses are	y under Chapter 7. Go to line ⁻ der Chapter 7. Do you estima e paid that funds will be availa	te that after any exempt prop	perty is excluded and administrative d creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,001	-5,000 -10,000 1-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500, \$500,001-\$1 mi	00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500, \$500,001-\$1 mi	00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below	The same accounting and their			:-fti
For you	correct. If I have chosen to fil of title 11, United St under Chapter 7.	le under Chapter 7, I am aw ates Code. I understand the	vare that I may proceed, if e e relief available under each	e information provided is true and ligible, under Chapter 7, 11,12, or 13 n chapter, and I choose to proceed no is not an attorney to help me fill
		have obtained and read the		
		•		ode, specified in this petition.
	connection with a ba		fines up to \$250,000, or i	money or property by fraud in mprisonment for up to 20 years, or
	/s/ Anitra Willian	ns	×	
	Signature of Debto		Signature of D	ebtor 2
	Executed on _	5/31/2018 MM / DD / YYYY	Executed or	MM / DD / YYYY

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Debtor 1 Anitra		Williams	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not		•		which § 707(b)(4)(D) applies, certify that I
represented by an	. ,			lules filed with the petition is incorrect.
attorney, you do not	•			and man and pointern to moon out
need to file this page.	/s/ Hilary L Jabs		Date	5/31/2018
	Signature of Attorney	for Debtor		IM / DD / YYYY
	olghataro or / titolino)			
	Hilary L Jabs			
	Printed name			
	Semrad Law Firm Firm name			
	11101 S. Western Av	enue		
	Street			
	0.1			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phons	3122234975	- " "	
	Contact phone	3122234913	Email address	hjabs@semradlaw.com
			102 2-	
	Bar number		Illinois State	<u>: </u>
	Dar Humber		State	

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Anitra		Williams
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number			
(If known)			

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	Φο οο
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$15,275.00
1c. Copy line 63, Total of all property on Schedule A/B	\$15,275.00
art 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$15,788.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	
s. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$4,300.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$14,975.00 ———————————————————————————————————
Your total liabilities	\$35,063.00
Part 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	\$3,863.49
Copy your combined monthly income from line 12 of Schedule I	93,003.49
s. Schedule J: Your Expenses (Official Form 106J)	

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Debtor 1 Anitra Williams Case number (if known) First Name Middle Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. \square 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$4,864.00 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$4,300.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$9,788.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$14,088.00

9g. Total. Add lines 9a through 9f.

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Fill in this	informatio	n to identify your c	ase:					
Debtor 1	<u>Anit</u>				Williams			
Debtor 2	First	t Name	Middle N	lame	Last Name			
(Spouse, if fi	lling) First	Name	Middle N	lame	Last Name			
United Sta	ates Bankru	ptcy Court for the:	Northern		District of Illinois			
Case num	nber				(State)			
Officia	al Form	106A/B				1		Check if this is an amended filing
Sche	dule A	/B: Prope	rty					12/1
category v responsibl write your	where you le for supp name and	think it fits best. E lying correct infor I case number (if k	Be as complete a mation. If more s nown). Answer e	nd acc pace is very qu	asset only once. If an asset fits in me curate as possible. If two married pe s needed, attach a separate sheet t uestion. Other Real Estate You Own or	ople are o this fo	e filing together, both a orm. On the top of any a	re equally
1. Do you			quitable interest i	n any	residence, building, land, or similar	propert	ty?	
<u> </u>	No. Go to							
1.1		e is the property?	other description		t is the property? Check all that apply Single-family home Duplex or multi-unit building		the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims <i>Secured by Property.</i>
					Condominium or cooperative Manufactured or mobile home		Current value of the entire property?	Current value of the portion you own?
	Number	Street State	Zip Code		and nvestment property imeshare Other		Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
	•			one.	has an interest in the property? Che Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only at least one of the debtors and another	eck	Check if this is co (see instructions)	mmunity property
					r information you wish to add about	this ite	em, such as local	
If you	own or hav	ve more than one, li	st here:	prop	erty identification number:			
1.2		ress, if available, or			t is the property? Check all that apply single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home		the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property. Current value of the portion you own?
	Number	Street	Zip Code		and nvestment property imeshare Other		Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
				one.	has an interest in the property? Che Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only at least one of the debtors and another or information you wish to add about		(see instructions)	ommunity property

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Debtor 1			Williams	Case numbe	r (if known)	
	First Name	Middle Name	Last Name			
1.3 Stre	eet address, if available, or oth		hat is the property? Check all that a Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nur City	mber Street / State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature or interest (such as fee s the entireties, or a life	imple, tenancy by
			Tho has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and ther information you wish to add a roperty identification number:	other	Check if this is co (see instructions) such as local	mmunity property
	the dollar value of the por	•	Il of your entries from Part 1, inclure.	iding any entrie	s for pages	
Do you ov you own t 3. Cars, va	that someone else drives. If y ans, trucks, tractors, sport uti o	equitable interest i ou lease a vehicle, a	in any vehicles, whether they are lso report it on Schedule G: Executor ycles	-	-	
3.1		Dodge Charger 2012	Who has an interest in the propone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:	132000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an		Current value of the entire property? \$9275.00	Current value of the portion you own? \$9275.00
3.2	Make Model: Year:		instructions) Who has an interest in the propone. Debtor 1 only		the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an	d another	Current value of the entire property?	Current value of the portion you own?

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tor 1	Anitra		Williams Case nun	nber <i>(if known)</i>	
	First Name	Middle Name	Last Name	· · · · · ·	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	the amount of any secu Creditors Who Have Cla Current value of the entire property?	claims or exemptions. Pured claims on Schedule aims Secured by Property Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	the amount of any secu Creditors Who Have Cla	claims or exemptions. Pured claims on Schedule aims Secured by Property
	Other information:		Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
			At least one of the debtors and another Check if this is community property (see		
	nples: Boats, trailers, motors, pe	•	r recreational vehicles, other vehicles, and activities fishing vessels, snowmobiles, motorcycle access	ccessories	
Exar	nples: Boats, trailers, motors, pe No Yes Make	•	instructions) r recreational vehicles, other vehicles, and are fishing vessels, snowmobiles, motorcycle access Who has an interest in the property? Check	ccessories sories Do not deduct secured	
Exar	nples: Boats, trailers, motors, pe No Yes	•	instructions) r recreational vehicles, other vehicles, and are fishing vessels, snowmobiles, motorcycle access	ccessories sories Do not deduct secured the amount of any secu	claims or exemptions. Pured claims on Schedule aims Secured by Property Current value of the
Exar	nples: Boats, trailers, motors, pe No Yes Make Model: Year:	•	instructions) r recreational vehicles, other vehicles, and are fishing vessels, snowmobiles, motorcycle access Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the entire property?	ured claims on Schedule aims Secured by Propert
Exar	Make Model: Approximate mileage: Other information: Make Model: Year: Approximate mileage: Other information:	•	instructions) r recreational vehicles, other vehicles, and ar fishing vessels, snowmobiles, motorcycle access Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secured the amount of any secured societies.	claims on Schedule control of the portion you own? claims or exemptions. Fured claims on Schedule
4.1	nples: Boats, trailers, motors, per No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured the amount of any secu Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secured the amount of any secured societies.	ured claims on Schedule aims Secured by Propert Current value of the

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Williams Debtor 1 Anitra Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cellphone, TVs (2) \$3000.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Clothing \$2000.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Jewelry \$200.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No **✓** Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$6000.00 for Part 3. Write that number here

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Williams Debtor 1 Anitra Case number (if known) First Name Middle Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Fifth Third \$0.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

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Debt	tor 1 Anitra		Williams	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotia include personal checks, cashiers ents are those you cannot transfe	checks, promissory not	es, and money orders.	
	Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension Examples: Interests in IF), thrift savings accounts,	or other pension or profit-sharing plans	
	✓ Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:	Northern Trust		\$0.00
		Pension plan:			
		IRA:			
		Retirement account: Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so tha with landlords, prepaid rent, publ			
	Yes	Electric:			
		Gas:			
		Heating oil:			. ———
		Security deposit on rental unit:			. ———
		Prepaid rent:			. ———
		Telephone:			
		Water:			
		Rented furniture: Other:			
23.	Annuities (A contract for	or a periodic payment of money to	vou, either for life or for	a number of years)	. ———
20.	✓ No Yes	Issuer name and description:	5 you, suitor to mic or to	a nambol of years)	

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Debt	or 1 Anitra	Williams	Case number (if known)	
0.4	First Name	Middle Name Last Name		
24.		529A(b), and 529(b)(1).	ogram, or under a qualified state tuition program.	
	✓ No			
	Institutio	n name and description. Separately file the recor	ds of any interests.11 U.S.C. § 521(c):	
25.		ture interests in property (other than anythi	ng listed in line 1), and rights or powers	
	exercisable for your b	enent		
	✓ No Yes. Describe			
	Tes. Describe			
0.0				
26.		ademarks, trade secrets, and other intelled ain names, websites, proceeds from royalties ar		
	✓ No			
	Yes. Describe			
	_			
27.	Licenses, franchises,	ind other general intangibles		
	Examples: Building pen	nits, exclusive licenses, cooperative association	noldings, liquor licenses, professional licenses	
	✓ No			
	Yes. Describe			
Mor	ney or property owed	to you?		Current value of the
				portion you own?
				Do not deduct secured claims or exemptions.
28.	Tax refunds owed to yo	u		Do not deduct secured
28.	Tax refunds owed to yo ✓ No	u		Do not deduct secured claims or exemptions.
28.	No Yes. Give specific in	ormation	Federal:	Do not deduct secured
28.	No Yes. Give specific in about them, in you already file	ormation cluding whether d the returns	Federal: State:	Do not deduct secured claims or exemptions.
28.	No Yes. Give specific in about them, in	ormation cluding whether d the returns		Do not deduct secured claims or exemptions.
	Yes. Give specific in about them, in you already file and the tax yes	ormation cluding whether d the returns rs	State: Local:	Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
	Yes. Give specific in about them, in you already file and the tax yes Family support Examples: Past due or lu	ormation cluding whether d the returns rs	State:	Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
	No Yes. Give specific in about them, in you already file and the tax yes Family support Examples: Past due or lu	ormation Cluding whether If the returns rs The property of the returns of	State: Local: rt, maintenance, divorce settlement, property settlemen	Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
	Yes. Give specific in about them, in you already file and the tax yes Family support Examples: Past due or lu	ormation Cluding whether If the returns rs The property of the returns of	State: Local: rt, maintenance, divorce settlement, property settlement Alimony:	\$0.00 \$0.00 \$0.00 \$0.00
	No Yes. Give specific in about them, in you already file and the tax yes Family support Examples: Past due or lu	ormation Cluding whether If the returns rs The property of the returns of	State: Local: rt, maintenance, divorce settlement, property settlemen	Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
	No Yes. Give specific in about them, in you already file and the tax yes Family support Examples: Past due or lu	ormation Cluding whether If the returns rs The property of the returns of	State: Local: rt, maintenance, divorce settlement, property settlement Alimony:	\$0.00 \$0.00 \$0.00 \$0.00
	No Yes. Give specific in about them, in you already file and the tax yes Family support Examples: Past due or lu	ormation Cluding whether If the returns rs The property of the returns of	State: Local: rt, maintenance, divorce settlement, property settlement Alimony: Maintenance:	\$0.00 \$0.00 \$0.00 t \$0.00
	No Yes. Give specific in about them, in you already file and the tax yes Family support Examples: Past due or lu	ormation Cluding whether If the returns rs The property of the returns of	State: Local: rt, maintenance, divorce settlement, property settlement Alimony: Maintenance: Support:	Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	No Yes. Give specific in about them, in you already file and the tax yes Family support Examples: Past due or lu No Yes. Give specific in	ormation cluding whether d the returns rs mp sum alimony, spousal support, child support ormation	State: Local: rt, maintenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	✓ No Yes. Give specific in about them, in you already file and the tax yes Family support Examples: Past due or lu ✓ No Yes. Give specific in Other amounts someon Examples: Unpaid wages	ormation cluding whether d the returns rs mp sum alimony, spousal support, child support ormation	State: Local: rt, maintenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement: ts, sick pay, vacation pay, workers' compensation,	Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	✓ No Yes. Give specific in about them, in you already file and the tax yet Family support Examples: Past due or lu ✓ No Yes. Give specific in Other amounts someon Examples: Unpaid wages Social Securit	ormation cluding whether d the returns rs mp sum alimony, spousal support, child support ormation e owes you , disability insurance payments, disability benef	State: Local: rt, maintenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement: ts, sick pay, vacation pay, workers' compensation,	Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	✓ No Yes. Give specific in about them, in you already file and the tax yes. Family support Examples: Past due or lu ✓ No Yes. Give specific in Other amounts someon Examples: Unpaid wages Social Securit	ormation cluding whether d the returns rs mp sum alimony, spousal support, child support ormation e owes you , disability insurance payments, disability benef	State: Local: rt, maintenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement: ts, sick pay, vacation pay, workers' compensation,	Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	✓ No Yes. Give specific in about them, in you already file and the tax yet Family support Examples: Past due or lu ✓ No Yes. Give specific in Other amounts someon Examples: Unpaid wages Social Securit ✓ No	ormation cluding whether d the returns rs mp sum alimony, spousal support, child support ormation e owes you , disability insurance payments, disability benef	State: Local: rt, maintenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement: ts, sick pay, vacation pay, workers' compensation,	Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb ⁻	tor 1 Anitra	Williams	Case number (if known)	
	First Name Middle N	ame Last Name		
31.	Interests in insurance policies Examples: Health, disability, or life insurance;	health savings account (HSA); credit, ho	omeowner's, or renter's insurance	
	No ✓ Yes. Name the insurance company	Company name:	Beneficiary:	Surrender or refund value
	of each policy and list its value	Marriott International	Self	\$0.00
00	A. takanata ana dibabbata a		·	_
32.	Any interest in property that is due you fr If you are the beneficiary of a living trust, exp property because someone has died.		, or are currently entitled to receive	
	✓ No			_
	Yes. Describe			
33.	Claims against third parties, whether or r Examples: Accidents, employment disputes,		demand for payment	_
	✓ No			_
	Yes. Describe			
34	Other contingent and unliquidated claims	s of every nature, including counters	aims of the debtor and rights	
04.	to set off claims	or every nature, moraumy countered	units of the desitor and rights	
	No No Posseribe			
	Yes. Describe			
35.	Any financial assets you did not already li	ist		
	✓ No			
	Yes. Describe			
36.	Add the dollar value of all of your entries for Part 4. Write that number here			
	for Part 4. Write that number here			
Part	•			art 1.
37.	Do you own or have any legal or equitable	e interest in any business-related pro	репту?	Current value of the
	No. Go to Part 6. Yes. Go to line 38.			portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or commissions you	already earned		or exemptions
	No Yes. Describe			
39.	Office equipment, furnishings, and supplice Examples: Business-related computers, software.		chines, rugs, telephones, desks, chairs, el	lectronic devices
	✓ No			
	Yes. Describe			

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Deb	tor 1 Anitra	Williams	Case number (if known)	
40.	First Name Machinery fixtures e	Middle Name Last Name quipment, supplies you use in business, and tool	s of your trade	
10.	—	quipmont, supplies you use in susmoss, and test	o or you. trade	
	Yes. Describe			
	L rear December.			
41.	Inventory			
	✓ No			
	Yes. Describe			
42.	Interests in partnersh	ps or joint ventures		
	✓ No		0/ 6	
	Yes. Give specific	Name of entity:	% of ownership:	
	information about them	<u></u>		_
43.	Customer lists, mailing	lists, or other compilations		
	✓ No			
		clude personally identifiable information (as defined	in 11 U.S.C. § 101(41A))?	
	— □ No			
	Yes. Desc	ibe		
44.	Any business-related	property you did not already list		
	✓ No			
	Yes. Give specific			<u> </u>
	information			
		-		_
		<u> </u>		
		-		_
		ll of your entries from Part 5, including any entri	es for pages you have attached	
for Pa	art 5. Write that numbe	r here		
Pari		rm- and Commercial Fishing-Related Pro	perty You Own or Have an Interest In.	
	If you own or have an	interest in farmland, list it in Part 1.		
46.	Do you own or have a	ny legal or equitable interest in any farm- or con	nmercial fishing-related property?	
	No. Go to Part 7.			Current value of the portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
47	Farm animals			or exemptions
71.	Examples: Livestock, p	oultry, farm-raised fish		
	No			
	Yes. Describe			
	_			
1				

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Deb	tor 1 Anitra	Malatia Nama	Williams	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing or harveste	:d			
	✓ No				
	Yes. Describe				
	_				
40					
49.	Farm and fishing equipment, imp	iements, machinery, n	xtures, and tools of trade		
	✓ No				
	Yes. Describe				
50	Farm and fishing supplies, chemi	icals, and feed			
		,			
	✓ No				
	Yes. Describe				
51.	Any farm- and commercial fishing	g-related property you	did not already list		
	I ✓ No				
	Yes. Describe				
52. A	dd the dollar value of all of your er	ntries from Part 6. incl	uding any entries for page	es vou have attached	
	art 6. Write that number here				
				L	
Part	7: Describe All Property You	ı Own or Have an In	terest in That You Did	Not List Above	
53.	Do you have other property of any		ady list?		
	Examples: Season tickets, country of	aub membersnip			
	✓ No				
	Yes. Give specific information				
	inomation				
54. A	dd the dollar value of all of your er	ntries from Part 7. Writ	te that number here		
Part	8: List the Totals of Each Pa	rt of this Form			
55.	Part 1: Total real estate, line 2			>	
56.	part 2 total vehicles, line 5		\$9275.00		
57. F	art 3: Total personal and househo	ld items, line 15	\$6000.00		
58 F	art 4: Total financial assets, line 3	36	40000.00	_	
				<u> </u>	
59.	Part 5: Total business-related prop	erty, line 45		<u></u>	
60.	Part 6: Total farm- and fishing-rela	ited property, line 52			
61.	Part 7: Total other property not lis	ted, line 54	-	_	
62.	Total personal property. Add lines 5	o through 61	<u>\$15275.00</u>	Convenient and a second second	+ \$15275.00
				Copy personal property total	
					\$15275.00
63. T	otal of all property on Schedule A	/B. Add line 55 + line 62			

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Debtor 1	Anitra		Williams	Case number (if known)	
	First Name	Middle Neme	Last Nama		

Schedule A/B: Property. Additional page

Part 3: Describe Your Personal and Household Items						
Do you own or ha	Current value of the portion you own? Do not deduct secured claims or exemptions.					
12.2. Jewelry	12.2. Jewelry					
No ✓ Yes. Describe	Misc. Jewelry	\$800.00				
		· · · · · · · · · · · · · · · · · · ·				

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			Docu	ment P	age 21 of 77	
Fill	in this infor	mation to identify your case	:			
Deb	otor 1	Anitra		Williams		
Det	otor 2	First Name	Middle Name	Last Name		
	use, if filing)	First Name	Middle Name	Last Name		
Uni	ted States E	Bankruptcy Court for the: No	orthern D	istrict of Illinois		
Cas	e number			(State)		
(If kr	own)					Check if this is a
Of	ficial	Form 106C				amended filing
Sc	hedul	e C: The Proper	ty You Claim a	s Exemp	ot	04/1
For stat the tax-und	each iter e a speci amount c exempt r er a law t r exempti t 1: Iden Which se	ges, write your name and m of property you claim fic dollar amount as exe of any applicable statuto etirement funds—may l	as exempt, you must sempt. Alternatively, you must sempt. Alternatively, you my limit. Some exempt on the unlimited in dollar and to a particular dollar the applicable statutor aim as Exempt iming? Check one only, everal nonbankruptcy exempt tions. 11 U.S.C. § 522(b)(2)	specify the are unay claim to tions—such a mount. How amount and y amount.	mount of the exemption you the full fair market value of as those for health aids, rigicever, if you claim an exempthe value of the property is see is filing with you. C. § 522(b)(3)	u claim. One way of doing so is to f the property being exempted up to hts to receive certain benefits, and ption of 100% of fair market values determined to exceed that amount
		cription of the property and chedule A/B that lists this	Current value of the portion you own		ne exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B			
	Brief		40.075.00			735 ILCS 5/12-1001(c); 735 ILCS
	description Doda	n: e Charger, 2012	\$9,275.00	✓	\$0	5/12-1001(b)
	Line from Schedule				fair market value, up to any le statutory limit	
	Brief		Ф000.00			735 ILCS 5/12-1001(b)
	description Jewe		\$200.00	✓	\$1.00	<u></u>
	Line from Schedule				fair market value, up to any le statutory limit	
3.	-	elaiming a homestead exem o adjustment on 4/01/19 and	•		r after the date of adjustment.)	

☐ No Yes

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Williams Debtor 1 Anitra Case number (if known) First Name Middle Name Last Name **Additional Page** Part 2: Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$0.00 description: **✓** \$0 Checking account, Fifth 100% of fair market value, up to any Third applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1001(a) Brief \$2,000.00 description: $\overline{}$ \$2,000.00 Misc. Clothing 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) \$800.00 description: $\overline{}$ \$800.00 Misc. Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) description: \$3,000.00 \checkmark \$3,000.00 Cellphone, TVs (2) 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(f) Brief \$0.00 description: \$0 **Marriott International** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 31

\$0

100% of fair market value, up to any

applicable statutory limit

\$0.00

Brief

description:

Line from Schedule A/B:

401(k) or similar plan,

21

Northern Trust

735 ILCS 5/12-1006

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Fill in	this infor	mation to identify your ca	se:				
Debto	or 1	Anitra		Williams			
Dobte		First Name	Middle Name	Last Name			
Debto (Spous	or 2 e, if filing)	First Name	Middle Name	Last Name			
			Northern	District of Illinois			
	number			(State)			
(If knov	vn)			_			Chook if this is a
		Form 106D				ш	Check if this is an amended filing
Scl	hedu	le D: Credito	ors Who Hav	e Claims Secure	ed by Prop	erty	12/1
	•	-		are filing together, both are equa- per the entries, and attach it to tl	•		
		number (if known).		.0			
1. I	-		ecured by your property				
Į				ith your other schedules. You have	e notning eise to rep	ort on this form.	
		Fill in all of the information	n below.				
Part	1: List	All Secured Claims					_
2.			or has more than one secu	red claim, list the creditor cular claim, list the other creditors	Column A	Column B	Column C
	•	•	·	rder according to the creditor's	Amount of claim Do not deduct the	Value of collateral	Unsecured portion
	name.	,	·	, and the second	value of collateral.	that supports this claim	If any
2.1	CHASE A		Describe the property t	hat secures the claim:	\$15,589.00	\$9,275.00	\$6,314.00
		X 901003 CREDIT	Dodge Charger Value: \$	9,275.00			
	BUREAU Numbe	U DISPUTE PROCESSG er Street		the claim is: Check all that apply.			
	Nullibe	er Street	Contingent				
	FORT W	ODTU TV 76101	Unliquidated				
	FORT W	ORTH	Disputed				
		es the debt? Check one.	Nature of lien. Check all	that apply.			
		tor 1 only tor 2 only	An agreement you m	ade (such as mortgage or secured			
		tor 1 and Debtor 2 only		as tax lien, mechanic's lien)			
	At le	east one of the debtors	Judgment lien from	a lawsuit			
		another ck if this claim relates	Other (including a rig	ht to offset)			
		community debt	Last 4 digits of account	t number 7425			
	Date de incurred		Last 4 digits of account	Thumber			
2.2	ROGERS		Describe the property t	hat secures the claim:	\$199.00	\$200.00	\$0.00
	Creditor's PO BOX		CreditCard				
	Numbe		As of the date you file,	the claim is: Check all that apply.			
	-	_	Contingent				
	MATTES		Unliquidated				
	City Who ow	State ZIP Code es the debt? Check one.	Disputed				
		tor 1 only	Nature of lien. Check all	that apply.			
	Deb	tor 2 only		ade (such as mortgage or secured			
	Deb	tor 1 and Debtor 2 only	car loan)	on the Parameter of the Param			
	_	east one of the debtors another	Statutory lien (such a	as tax lien, mechanic's lien) a lawsuit			
	Che	ck if this claim relates	Other (including a rig				
	Date de		Last 4 digits of account				
	incurred		-		Φ15.700.00	l	
		Add the dollar value of y	our entries in Column A	on this page. Write that number	\$15,788.00		

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		D	ocument Page 24 of 77				
Fill in this info	ormation to identify your case:						
Debtor 1	Anitra		Williams				
Debtor 2	First Name Midd	dle Name	Last Name				
(Spouse, if filing)	First Name Midd	dle Name	Last Name				
United States	Bankruptcy Court for the: Northern		District of Illinois				
Case number	r		(State)				
(If known)						to the the table and	and the state of t
Official I	Form 106E/F				Chec	K IT THIS IS AN	amended filing
Sched	lule E/F: Creditors	Who	Have Unsecured Clai	ims			12/15
claims that a the entries in known).	re listed in Schedule D: Creditors Who	Hold Claim tinuation P	nexpired Leases (Official Form 106G). Do not in ins Secured by Property. If more space is neede age to this page. On the top of any additional p	d, copy	the Part you	ı need, fill it	out, number
Yes 2. List all listed, id As much Continu	of your priority unsecured claims. If a clentify what type of claim it is. If a claim han as possible, list the claims in alphabetical	as both prior al order acco editor holds a	more than one priority unsecured claim, list the cre- rity and nonpriority amounts, list that claim here an- rording to the creditor's name. If you have more thar a particular claim, list the other creditors in Part 3. for this form in the instruction booklet.)	d show	both priority	and nonprior	ity amounts.
,			·		Total claim	Priority	Nonpriority amount
2.1 IRS 1			Lord Advisor Construction		\$4,300.00	amount \$4,300.00	\$0.00
Priority	r Creditor's Name		Last 4 digits of account number When was the debt incurred? n/a			- ,	
Numbe			As of the date you file, the claim is: Check all the apply.	nat			
	Pennsylvania 19101 State Zip Cooncurred the debt? Check one. Pebtor 1 only		Contingent Unliquidated Disputed				
De	ebtor 2 only		Type of PRIORITY unsecured claim:				
De	ebtor 1 and Debtor 2 only		Domestic support obligations Taxes and certain other debts you owe the				
At	least one of the debtors and another		government				
CI	heck if this claim relates to a communi	nity debt	Claims for death or personal injury while you vintoxicated	were			
Is the	claim subject to offset?		Other, Specify				

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Williams Debtor 1 Anitra Case number (if known) Middle Name Last Name First Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **V** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 500 Fast Cash \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 515 G SE Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 74354 Miami Oklahoma City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Payday Loan Is the claim subject to offset? No Yes CERTIFIED SERVICES INC \$253.00 Last 4 digits of account number 715C Nonpriority Creditor's Name When was the debt incurred? 5/2012 PO Box 177 Number Street As of the date you file, the claim is: Check all that apply. Contingent Waukegan 60079 Unliquidated Citv State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection: Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: MEDICAL **V** No Other. Specify PAYMENT DATA City of Chicago - Dep't of Revenue \$800.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 88292 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60608 Illinois Chicago Disputed City Zip Code State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Parking Tickets Is the claim subject to offset? **✓** No

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Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page					
	After listing any entries on this page, number them beginning wi	ith 4.5, followed by 4.6, and so forth.	Total claim			
4.4	CREDIT COLL Nonpriority Creditor's Name 16 Distributor Drive, Suite 1 Number Street	- Last 4 digits of account number 0588 When was the debt incurred? 8/2017 As of the date you file, the claim is: Check all that apply.	\$123.00			
	Morgantown West Virginia 26501 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Collection; Collecting for ORIGINAL CREDITOR: 06 Other. Specify PROGRESSIVE				
4.5	DIVERSIFIED CONSULTANT Nonpriority Creditor's Name 10550 DEERWOOD PARK BLVD Number Street JACKSONVILLE Florida 32256 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number 3655 When was the debt incurred? 12/2017 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for Other. Specify ORIGINAL CREDITOR: SPRINT	\$1,758.00			
4.6	Illinois Tollway Nonpriority Creditor's Name 2700 Ogden Ave Number Street Legal Dept Downers Grove Illinois 60515 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number When was the debt incurred?	\$100.00			

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Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning with	th 4.5, followed by 4.6, and so forth.	Total claim
4.7	KOMYATTECASB	Last 4 digits of account number 0432	\$200.00
	Nonpriority Creditor's Name 9650 GORDON DRIVE	When was the debt incurred? 11/2017	
	Number Street	·	
		As of the date you file, the claim is: Check all that apply. Contingent	
	HIGHLAND Indiana 46322	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	=	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Collection; Collecting for	
	✓ No	Other. Specify ORIGINAL CREDITOR: MEDICAL	
	Yes		
4.8	MIDLAND FUNDING	- Last 4 digits of account number 6998	\$807.00
	Nonpriority Creditor's Name	When was the debt incurred? 10/2017	
	2365 Northside Drive Number Street	·	
		As of the date you file, the claim is: Check all that apply.	
	San Diego California 92108	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	<u> </u>	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts Other. Specify 001 UnknownLoanType	
	Is the claim subject to offset?	✓ Other. Specify 001 UnknownLoanType	
	Yes		
[]			
4.9	NATIONWIDE RECOVERY SV Nonpriority Creditor's Name	Last 4 digits of account number 3523	\$105.00
	545 W Inman St	When was the debt incurred? 5/2012	
	Number Street Attn: Helen Ann Ledford	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	ClevelandTennessee37320CityStateZip Code	- Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL	
	✓ No	Other. Specify PAYMENT DATA	
	Yes		

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Williams Debtor 1 Anitra Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Navient \$6,113.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 9640 When was the debt incurred? 6/2005 Number Street As of the date you file, the claim is: Check all that apply. Contingent 18773 Wilkes Barre Pennsylvania Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.11 Navient \$3,675.00 0620 Last 4 digits of account number Nonpriority Creditor's Name PO Box 9640 When was the debt incurred? 6/2005 Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilkes Barre Pennsylvania 18773 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes 4.12 REC SOLUTION \$118.00 Last 4 digits of account number 3501 Nonpriority Creditor's Name When was the debt incurred? 6/2012 PO BOX 699 Number As of the date you file, the claim is: Check all that apply. Contingent 39120 **NATCHEZ** Mississippi Unliquidated State Zip Code City Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

No Yes

Is the claim subject to offset?

Collection; Collecting for

Other. Specify ORIGINAL CREDITOR: MEDICAL

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Williams Debtor 1 Anitra Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 TRUST REC SV \$423.00 - Last 4 digits of account number Nonpriority Creditor's Name 541 OTIS BOWEN DRIVE When was the debt incurred? 2/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent MUNSTER Indiana 46321 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or At least one of the debtors and another divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: MEDICAL **✓** No Yes

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Debtor 1 Anitra Williams Case number (if known)

i ii st inai	ne iviidule Name Last Name		
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim		
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for st	atistical reporting purposes o
			Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$4,300.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00
	amount here.		\$4,300.00
	6e. Total. Add lines 6a through 6d.	6e.	
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$9,788.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$5,187.00
	6i Total Add lines 6f through 6i	6i	\$14,975.00

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Debtor 1	Anitra		Williams
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the:	Northern	District of Illinois
officed Otales	Bankiuptcy Court for the.	Northern	(State)

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		20	ocument rag	C 32 01 11	
Fill in this infor	rmation to identify your	case:			
Debtor 1	Anitra		Williams		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States I	Bankruptcy Court for the:	Northern	District of Illinois		
Casa numbar			(State)		
Case number (If known)					
					Check if this is an
					amended filing
Official	Form 106H				
Schedul	e H: Your Co	debtors			12/15
1. Do you ha		rou are filing a joint case, do	·	,	
Idaho, Lo	uisiana, Nevada, New Me	exico, Puerto Rico, Texas, W			es and territories include Arizona, California,
	Go to line 3.			" 0	
— —		ner spouse, or legal equiva	elent live with you at the	time?	
	No				
	Yes. In which commun	ity state or territory did yo	ı live?	Fill in the name and cur	rrent address of that person.
	Name of your spouse,	former spouse, or legal equ	ivalent		
	Number Street				
	City	State	Zip Co	ode	
	n 1, list all of your code	_	-		h you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Debtor 1 Anitra First Name					
First Name	Fill in this information to identify	your case:			
First Name	Debtor 1 Anitra		Williams		
Debtor 2 An amended filing An amended fi		Middle Name		——— Chr	eck if this is:
United States Bankruptcy Court for the: Case number (if known) Official Form 106l Schedule I: Your Income Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and conumber (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies. Debtor 1 Debtor 2 Employed Marriott International Inc.					
Official Form 106l Schedule I: Your Income Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If more space is needed, attach a separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and conumber (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment information. Be ployers. Occupation Employers name Employer's name Employer's name Employer's name Employer's name Employer's address Marriott International Inc. 1965 Marriott Drive Number Street Number Street Louisville Tennessee 37777	(Spouse, if filing) First Name	Middle Name	Last Name		•
Official Form 106l Schedule I: Your Income Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and continumber (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part time, seasonal, or self-employed work. Occupation Employer's name Employer's name Employer's name Employer's name Employer's address Debtor 1	United States Bankruptcy Court for	Northern	District of Illinois		
Official Form 106 Schedule I: Your Income Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If more space is needed, attach a separated and your spouse is not filling with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and concumber (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part time, seasonal, or self-employed work. Occupation Employer's name Employer's name Employer's address Marriott International Inc. 1965 Marriott Drive Number Street Number Street Number Street	· ·		(State)		expenses as of the following date.
Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and continumber (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part time, seasonal, or self-employed work. Occupation					MM / DD / YYYY
Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and continumber (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part time, seasonal, or self-employed work. Occupation	Official Form 106I				
responsible for supplying correct information. If you are married and not filling jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filling with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and continue to the top of any additional pages, write your name and continue to the top of any additional pages, write your name and continue to the top of any additional pages, write your name and continue to the top of any additional pages, write your name and continue to the top of any additional pages, write your name and continue to the top of any additional pages, write your name and continue to the top of any additional pages, write your name and continue to the top of any additional pages, write your name and continue to the top of any additional pages, write your name and continue to the top of any additional pages, write your name and continue to the top of any additional pages, write your name and continue to the top of any additional pages, write your name and continue to the top of any additional pages, write your name and continue to the top of any additional pages, write your name and continue to the top of any additional pages, write your name and continue to the top of any additional pages, write your name and continue to the top of any additional pages, write your name and continue to the top of any additional pages, write your name and continue to the top of any additional pages, write your name and continue to the top of any additional pages, write your name and continue to the top of any additional pages, write your name and continue to the top of any additional pages, write your name and continue to the top of any additional pages, write your name and continue to the top of any additional pages, write your name and continue to the top of any additional pages, write your name and continue to the top of any a	-	ıcome			12
1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies. Debtor 1 Employed Not Employed Not Employed Not Employed Marriott International Inc. Employer's name Employer's address 1965 Marriott Drive Number Street Number Street	responsible for supplying correcting information about your spouse. spouse. If more space is needed number (if known). Answer even	ct information. If you are If you are separated and d, attach a separate she ry question.	e married and no d your spouse is	ot filing jointly, and you not filing with you, do	r spouse is living with you, include not include information about your
information. If you have more than one job, attach a separate page with information about additional employers. Include part time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies. Employment status ✓ Employed ✓ Not Empl		···	Debtor 1		Debtor 2
If you have more than one job, attach a separate page with information about additional employers. Include part time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies. Docupation Supervisor Employer's name Employer's name Employer's address Occupation Temployed Docupation Marriott International Inc. 1965 Marriott Drive Number Street Number Street Louisville Tennessee 37777					
attach a separate page with information about additional employers. Occupation Include part time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies. Docupation Supervisor Employer's name Employer's address Employer's address Docupation Marriott International Inc. 1965 Marriott Drive Number Street Number Street Louisville Tennessee 37777	If you have more than one job,	Employment status	Employed		Employed
employers. Include part time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies. Description of the part time, seasonal, or self-employer's name and the properties of the properties of the part time, seasonal, or self-employer's name and the properties of the properties of the properties of the properties of the part time, seasonal, or self-employer's name and properties of the properties of the properties of the properties of the part time, seasonal, or self-employer's name and properties of the prope	attach a separate page with		Not Employ	/ed	Not Employed
Include part time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies. Employer's address Employer's address 1965 Marriott Drive Number Street Number Street Louisville Tennessee 37777		Occupation	Supervisor		
self-employed work. Occupation may include student or homemaker, if it applies. Employer's address Number Street Louisville Tennessee 37777	Include part time, seasonal, or	•	<u></u>	kin nel lan	
Occupation may include student or homemaker, if it applies. Number Street Louisville Tennessee 37777	· · · · · · · · · · · · · · · · · · ·		Mamott internal	ionai mc.	
		Employer's address		rive	Number Street
					_
City State Zip Code City State Zip Code					
			Louisville	Tennessee 37777	_
How long employed there?					City State Zip Code
Part 2: Give Details About Monthly Income			City	State Zip Code	City State Zip Code
	Estimate monthly income as of spouse unless you are separated.	Monthly Income	City 11 years 8 mon	State Zip Code oths ing to report for any line, v	write \$0 in the space. Include your non-filing
more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or	Estimate monthly income as of spouse unless you are separated. If you or your non-filing spouse have	there? Monthly Income the date you file this form we more than one employer,	City 11 years 8 mon	State Zip Code oths ing to report for any line, we mation for all employers for	write \$0 in the space. Include your non-filing or that person on the lines below. If you need For Debtor 2 or
more space, attach a separate sheet to this form.	Estimate monthly income as of spouse unless you are separated. If you or your non-filing spouse have more space, attach a separate sheet. 2. List monthly gross wages, saldeductions.) If not paid monthly	there? Monthly Income the date you file this form we more than one employer, eet to this form. lary, and commissions (befo	n. If you have nothicombine the informate all payroll 2.	ing to report for any line, very line for all employers for Debtor 1	write \$0 in the space. Include your non-filing or that person on the lines below. If you need For Debtor 2 or
more space, attach a separate sheet to this form. For Debtor 1 List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would For Debtor 1 Solution 1 For Debtor 2 or non-filing spouse 2. \$5,299.71	Estimate monthly income as of spouse unless you are separated. If you or your non-filing spouse have more space, attach a separate sheet. 2. List monthly gross wages, sald deductions.) If not paid monthly be.	there? Monthly Income the date you file this form we more than one employer, eet to this form. lary, and commissions (befory, calculate what the monthly	n. If you have nothing combine the information and payroll wage would 2.	ing to report for any line, very limit to report for any line, very limit to report for any line, very limit to report for all employers for Debtor 1	write \$0 in the space. Include your non-filing or that person on the lines below. If you need For Debtor 2 or

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Debtor 1Anitra First Name M	William: liddle Name Last Na		Case number	r (if	
riist name	indule Name Last Na	ille	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	->	4.	\$5,299.71		
5. List all payroll deductions:					
5a. Tax, Medicare, and Social Security	deductions	5a.	\$1,439.84		
5b. Mandatory contributions for retire	ment plans	5b.	\$0.00		
5c. Voluntary contributions for retirem	nent plans	5c.	\$0.00		
5d. Required repayments of retiremen	t fund loans	5d.	\$0.00		
5e. Insurance		5e.	\$171.38		
5f. Domestic support obligations		5f.	\$0.00		
5g. Union dues		5g.	\$0.00		
5h. Other deductions. Specify:		5h. +	\$0.00 +		
6. Add the payroll deductions. Add lines 5 $+5\mathrm{h}$.	a + 5b + 5c + 5d + 5e +5f + 5g	6.	\$1,611.22		
7. Calculate total monthly take-home page	y. Subtract line 6 from line 4.	7.	\$3,688.49		
8. List all other income regularly received	d:				
8a. Net income from rental property a business, profession, or farm					
Attach a statement for each property a gross receipts, ordinary and necessary the total monthly net income.		8a.	\$0.00		
8b. Interest and dividends		8b.	\$0.00		
8c. Family support payments that you, dependent regularly receive	a non-filing spouse, or a				
Include alimony, spousal support, ch divorce settlement, and property settle		8c.	\$0.00		
8d. Unemployment compensation		8d.	\$0.00		
8e. Social Security		8e.	\$0.00		
8f. Other government assistance that Include cash assistance and the value cash assistance that you receive, such under the Supplemental Nutrition Assi housing subsidies Specify:	(if known) of any non- n as food stamps (benefits	8f.	\$0.00		
8g. Pension or retirement income		8g.	\$0.00		
8h. Other monthly income. Specify: Pro	orated Tax Refund	8h. +	\$175.00 +		
9. Add all other income Add lines 8a + 8b		9.	\$175.00		
10. Calculate monthly income. Add line 7 - Add the entries in line 10 for Debtor 1 and		10.	\$3,863.49 +		= \$3,863.49
 State all other regular contributions in Include contributions from an unmarried friends or relatives. Do not include any amounts already include 	partner, members of your house	hold, your	dependents, your roomn		
Specify:					11. + \$0.00
12. Add the amount in the last column of Write that amount on the Summary of Sc					12. \$3,863.49 Combined monthly income
13. Do you expect an increase or decrease No.	se within the year after you file	e this form	?		,
Yes. Explain:					

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		Docu	ment Page 35 of 77	,	
Fill in this infor	mation to identify your	case:			
Debtor 1	Anitra First Name	Middle Name	Williams Last Name		
Debtor 2 (Spouse, if filing)				Check if this is: An amended filin	ng
	First Name Bankruptcy Court for the	Middle Name e: Northern [Last Name District of Illinois	A supplement sh	nowing post-petition chapter 13
Case number			(State)	expenses as of the	he following date:
(If known)				MM / DD / YYYY	,
Official	Form 106J				
Schedul	e J: Your Ex	penses			12/15
information. If I	•	d, attach another sheet to this	e filing together, both are equall form. On the top of any addition		
1. Is this a join		old			
	to line 2				
L Yes. Do	pes Debtor 2 live in a	separate nousenoid?			
	No Yes. Debtor 2 must	file Official Forms 106J-2, Expen	ses for Separate Household of Deb.	or 2.	
2. Do you have	e dependents?	No			
Do not list D Debtor 2.		Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
expenses of	enses include f people other	No			
than yourself and dependents	a your	Yes			
Part 2: Estir	mate Your Ongoing	y Monthly Expenses			
_	of a date after the ban		ou are using this form as a suppl plemental Schedule J, check the	•	-
	•	-cash government assistance it on <i>Schedule I: Your Incom</i> e	•		Your expenses
	or home ownership or the ground or lot. 4.	expenses for your residence. In	clude first mortgage payments and		\$500.00
If not incl	uded in line 4:				

4a

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

\$0.00

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Middle Name
 Williams
 Case number (if known)

 Last Name

I list Name ividue Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$0.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$136.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$300.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$60.00
10. Personal care products and services	10.	\$60.00
11. Medical and dental expenses	11.	\$0.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 	12.	\$280.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$126.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19. Other payments you make to support others who do not live with you. Specify:	40	
	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20a 20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20b 20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20d 20e	\$0.00
	206	<u> </u>

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Debtor 1				Williams	Case number (if known)		
	First Na	ame	Middle Name	Last Name			
21. Othe i	r. Speci	ify:				21	\$0.00
oo Colo		our monthly expens					
	-		bes.				\$1,462.00
		es 4 through 21.	(D. h. l 0) . '(Official Faces 400 L 0			\$0.00
			,. ,.	from Official Form 106J-2			\$1,462.00
			esult is your monthly exp	enses.		22.	
23.Calcu	ılate y	our monthly net inc	ome.				
23a. (Copy lir	ne 12 (your combined	d monthly income) from	Schedule I.		23a	\$3,863.49
23b. (23b. Copy your monthly expenses from line 22 above.					23b	\$1,462.00
23c. Subtract your monthly expenses from your monthly incom				ncome.			\$2,401.49
	The res	sult is your monthly n	et income.			23c	
mort				oan within the year or do yo nodification to the terms of			

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Debtor 1	Anitra		Williams
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number			

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	☑ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and
×	/s/ Anitra Williams	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 5/31/2018	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in	this infor	rmation to identify your c	ase:					
Debt	or 1	Anitra First Name	Middle I	Williams Name Last Nam	ne			
Debte (Spou	or 2 se, if filing)	First Name	Middle I	Name Last Nam	10			
		Bankruptcy Court for the:		District of Illino				
	number			(Sta	te)			
Off	icial	Form 107				_		Check if this is a amended filing
Sta	teme	nt of Financia	l Affairs f	or Individuals	Filing for	Bankru	ptcy	04/1
infor	mation.		ed, attach a sep	arried people are filing arate sheet to this form				
Part	1: Give	e Details About Your	Marital Status	and Where You Lived	Before			
1.	What is	your current marital sta	atus?					
		rried t married						
2.	During t	the last 3 years, have yo	ou lived anywhere	e other than where you li	ve now?			
	✓ No Yes	s. List all of the places yo	ou lived in the las	t 3 years. Do not include	where you live no	OW.		
	Del	otor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
					Same as	Debtor 1		Same as Debtor 1
	Nui	mber Street		From	Number Stree	t		From
	City	/ State	Zip Code		City	State	Zip Code	
					Same as	Debtor 1		Same as Debtor 1
	Nui	mber Street		From	Number Stree	rt		From To
	City	/ State	Zip Code		City	State	Zip Code	
	and territo No	<i>ries</i> include Arizona, Califo	omia, Idaho, Louis	pouse or legal equivalent siana, Nevada, New Mexico Codebtors (Official Form	, Puerto Rico, Tex			ommunity property states

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Williams Debtor 1 Anitra Case number (if known) First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and (before deductions and Check all that apply. exclusions) exclusions) Wages, $\overline{\mathbf{A}}$ Wages, \$26259.70 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$46463.32 For last calendar year: commissions, commissions, (January 1 to December 31, 2017 bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$30000.00 For the calendar year before that: commissions, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips YYYY Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2017 YYYY For the calendar year before that: (January 1 to December 31, 2016

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Williams Debtor 1 Anitra Case number (if known) First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment State City Suppliers or Zip Code vendors

Other

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sider's Name No Yes. List all payments to an insider.	r 1	Anitra				liams	Case number	(if known)
Pes. List all payments to an insider. Dates of payment Dates of payments Dates of payments Dates of payments Dates of payments Dates of payment Dates		First Name		Middle Name	Las	t Name		
Yes. List all payments to an insider. Dates of payment Dates of payments or transfer any property on account of a debt that benefited an insider. No Yes. List all payments that benefited an insider. Dates of payment State Dates of payment Dates of payment Dates of payment State Dates of payment Dates of Total amount payment Include creditor's name Number Street	nsi orp ige	ders include your porations of which nt, including one	relatives; an you are a for a busin	ny general partners n officer, director, l ess you operate as	s; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	rou are a general partner; g securities; and any managing
Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? No Yes. List all payments that benefited an insider. Dates of payment Dates of payment Total amount you still owe Reason for this payment Reason for this payment Amount you still owe Reason for this payment Amount you still owe Reason for this payment Reason for this payment Include payment Include creditor's name Number Street City State Zip Code	✓	No						
Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Insider's Name Number Street Dates of payments or transfer any property on account of a debt that benefited an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Insider's Name Number Street City State Zip Code Insider's Name Number Street Number Street Number Street		Yes. List all pay	ments to a	an insider.				
Number Street City State Zip Code								Reason for this payment
City State Zip Code Insider's Name Number Street		Insider's Name						
Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? nclude payments on debts guaranteed or cosigned by an insider. ✓ No Yes. List all payments that benefited an insider. Dates of payment Dates of payment Paid Total amount you still owe Insider's Name Number Street Insider's Name Number Street		Number Street						
Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. ✓ No Yes. List all payments that benefited an insider. Dates of payment paid Amount you still owe Insider's Name Number Street City State Zip Code Insider's Name Number Street	-	City	State	Zip Code				
City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Still owe Reason for this payment Include creditor's name Insider's Name Number Street City State Zip Code		Insider's Name						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Dates of payment Insider's Name Number Street City State Zip Code Insider's Name Number Street		Number Street						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Dates of payment Insider's Name Number Street City State Zip Code Insider's Name Number Street		City	State	Zip Code				
Insider's Name Number Street City State Zip Code Insider's Name Number Street		ude payments on No		_	ider. Dates of		-	
Number Street City State Zip Code Insider's Name Number Street								Include creditor's name
City State Zip Code Insider's Name Number Street		Insider's Name						
Insider's Name Number Street		Number Street						
Number Street	_	City	State	Zip Code				
City State Zin Code		Insider's Name						

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Debtor 1 Anitra Williams Case number (if known) First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt		Anitra First Name Mi	iddle Name	Williams Last Name	Case number (if known)		
11.		thin 90 days before you filed for b counts or refuse to make a payme			k or financial institution,	set off any amour	nts from your
		No Yes. Fill in the details.					
		•		Describe the action the o	reditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street		Local Andrews			
				Last 4 digits of account nu	mber: XXXX-		
		City State	Zip Code				
12.		hin 1 year before you filed for bar pointed receiver, a custodian, or a		of your property in the po	ssession of an assignee fo	r the benefit of c	reditors, a court-
	✓	No Yes					
Part	5:	List Certain Gifts and Contril	butions				
13.	Wi	ithin 2 years before you filed for b	ankruptcy, did yo	ou give any gifts with a tota	ıl value of more than \$600	per person?	
	✓	No Yes. Fill in the details for each g	gift.				
		Gifts with a total value of more per person	than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave the Gi					
		Number Street					
		City State	Zip Code				
		Person's relationship to you					
		Person to Whom You Gave the Gi	ift				
		Number Street					
			Zip Code				
		Person's relationship to you					

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btor 1	Anitra		Williams	Case number (if kno и	vn)	
	First Name	Middle Name	Last Name		-	
. Wi	thin 2 years before you filed fo	or bankruptcy, did	you give any gifts or contributions	s with a total value o	of more than \$600	to any charity?
	l Na					
✓	No					
	Yes. Fill in the details for each	ch gift or contribution	on.			
	Gifts or contributions to cha	orition	Describe what you contribute	ام.	Data you	Value
	that total more than \$600	arities	Describe what you contribute	·u	Date you contributed	value
	that total more than \$000				Contributed	
	Charity's Name					
	Number Street					
	- -					
	City State	Zip Code				
	1					
rt 6:	List Certain Losses					
	nin i year before you lifed for mbling?	r bankruptcy or sin	ce you filed for bankruptcy, did yo	ou lose anything bed	ause of theit, ifre,	other disaster, or
✓	No					
П	Yes. Fill in the details.					
	Describe the property you le	ost and	Describe any insurance cover		Date of your	Value of property
	how the loss occurred		Include the amount that insuran		loss	lost
			pending insurance claims on line	e 33 of <i>Schedule</i>		
			A/B: Property.			
. Wit	out seeking bankruptcy or pre	r bankruptcy, did y eparing a bankrupt	ou or anyone else acting on your bacy petition?			anyone you consulte
. Wit	thin 1 year before you filed for out seeking bankruptcy or pre lude any attorneys, bankruptcy p No	r bankruptcy, did y eparing a bankrupt	cy petition?			anyone you consulte
. Wit	thin 1 year before you filed for out seeking bankruptcy or pre- lude any attorneys, bankruptcy	r bankruptcy, did y eparing a bankrupt	cy petition?			anyone you consulte
. Wit	thin 1 year before you filed for out seeking bankruptcy or pre lude any attorneys, bankruptcy p No	r bankruptcy, did y eparing a bankrupt	ccy petition? r credit counseling agencies for service	ces required in your ba		anyone you consulte Amount of
. Wit	thin 1 year before you filed for out seeking bankruptcy or pre lude any attorneys, bankruptcy p No	r bankruptcy, did y eparing a bankrupt	cy petition?	ces required in your ba	ankruptcy.	Amount of
Wit	thin 1 year before you filed for out seeking bankruptcy or pre lude any attorneys, bankruptcy p No	r bankruptcy, did y eparing a bankrupt	ccy petition? r credit counseling agencies for service Description and value of any p	ces required in your ba	ankruptcy. Date payment	
Wit	thin 1 year before you filed for out seeking bankruptcy or pre lude any attorneys, bankruptcy No Yes. Fill in the details.	r bankruptcy, did y eparing a bankrupt	cry petition? r credit counseling agencies for service Description and value of any p transferred	ces required in your ba	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for but seeking bankruptcy or prelude any attorneys, bankruptcy No Yes. Fill in the details.	r bankruptcy, did y eparing a bankrupt	ccy petition? r credit counseling agencies for service Description and value of any p	ces required in your ba	Date payment or transfer	Amount of
Wit	thin 1 year before you filed for but seeking bankruptcy or pre- lude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	r bankruptcy, did y eparing a bankrupt	cry petition? r credit counseling agencies for service Description and value of any p transferred	ces required in your ba	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for but seeking bankruptcy or pre- lude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	r bankruptcy, did y eparing a bankrupt	cry petition? r credit counseling agencies for service Description and value of any p transferred	ces required in your ba	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for but seeking bankruptcy or pre- lude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	r bankruptcy, did y eparing a bankrupt	cry petition? r credit counseling agencies for service Description and value of any p transferred	ces required in your ba	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for but seeking bankruptcy or pre- lude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	r bankruptcy, did y eparing a bankrupt	cry petition? r credit counseling agencies for service Description and value of any p transferred	ces required in your ba	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for but seeking bankruptcy or pre- lude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	r bankruptcy, did y eparing a bankrupt petition preparers, or	cry petition? r credit counseling agencies for service Description and value of any p transferred	ces required in your ba	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for but seeking bankruptcy or pre- lude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois	r bankruptcy, did y eparing a bankrupt petition preparers, or	cry petition? r credit counseling agencies for service Description and value of any p transferred	ces required in your ba	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for but seeking bankruptcy or pre- lude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	r bankruptcy, did y eparing a bankrupt petition preparers, or	cry petition? r credit counseling agencies for service Description and value of any p transferred	ces required in your ba	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for but seeking bankruptcy or pre- lude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State	r bankruptcy, did y eparing a bankrupt petition preparers, or	cry petition? r credit counseling agencies for service Description and value of any p transferred	ces required in your ba	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for but seeking bankruptcy or pre- lude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois	r bankruptcy, did y eparing a bankrupt petition preparers, or	cry petition? r credit counseling agencies for service Description and value of any p transferred	ces required in your ba	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for but seeking bankruptcy or prelude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address	r bankruptcy, did y eparing a bankrupt petition preparers, or footbase 60643 Zip Code	cry petition? r credit counseling agencies for service Description and value of any p transferred	ces required in your ba	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for but seeking bankruptcy or pre- lude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State	r bankruptcy, did y eparing a bankrupt petition preparers, or footbase 60643 Zip Code	cry petition? r credit counseling agencies for service Description and value of any p transferred	ces required in your ba	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for but seeking bankruptcy or prelude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address	r bankruptcy, did y eparing a bankrupt petition preparers, or footbase 60643 Zip Code	cry petition? r credit counseling agencies for service Description and value of any p transferred	ces required in your ba	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for but seeking bankruptcy or pre- lude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Payme	r bankruptcy, did y eparing a bankrupt petition preparers, or footbase 60643 Zip Code	cry petition? r credit counseling agencies for service Description and value of any p transferred	ces required in your ba	Date payment or transfer was made	Amount of payment
. Wit	chin 1 year before you filed for but seeking bankruptcy or prelude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address	r bankruptcy, did y eparing a bankrupt petition preparers, or footbase 60643 Zip Code	cry petition? r credit counseling agencies for service Description and value of any p transferred	ces required in your ba	Date payment or transfer was made	Amount of payment
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Anitra		Williams	Case number <i>(if known)</i>	
First Name	Middle Name	Last Name		
lp you deal with your cred	ditors or to make paym	ents to your creditors?	ehalf pay or transfer any property to	anyone who promised to
1 No				
4				
res. Fill III the details.			_	
		Description and value of any pr transferred	operty Date payment or transfer was made	Amount of payment
Person Who Was Paid		-		
Number Street				
		•		
City State	Zip Code			
No Yes. Fill in the details.				Date
		transferred	payments received or debts in exchange	paid transfer was made
Person Who Received Tra	ansfer			
Number Street				
City State Person's relationship to y	·			
Person Who Received Tra	ansfer			
Number Street		•		
City State	Zin Codo	· ·		
-				
neficiary?		d you transfer any property to a self	-settled trust or similar device of wh	ich you are a
	rotostori dovicco.,			
Yes. Fill in the details.				
-		Description and value of the p	roperty transferred	Date transfer was made
Name of trust				
	thin 1 year before you file Ip you deal with your cree on the include any payment of the include both outright transfers of transfers that you have also transfers that you h	thin 1 year before you filed for bankruptcy, did y lp you deal with your creditors or to make payment on the include any payment or transfer that you listed. No Yes. Fill in the details. Person Who Was Paid Number Street City State Zip Code thin 2 years before you filed for bankruptcy, did to ordinary course of your business or financial a clude both outright transfers and transfers made as a did transfers that you have already listed on this stater. No Yes. Fill in the details. Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you thin 10 years before you filed for bankruptcy, dineficiary? nese are often called asset-protection devices.) No Yes. Fill in the details.	thin 1 year before you filed for bankruptcy, did you or anyone else acting on your be by you deal with your creditors or to make payments to your creditors? not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Description and value of any pransferred Person Who Was Paid Number Street City State Zip Code Uransfers hat you have already listed on this statement. No Yes. Fill in the details. Description and value of proper transfers that you have already listed on this statement. Description and value of proper transferred Description and value of proper transfer any property to a self neficiary? Description and value of the property of the pro	The street Middle Name Late Name Lat

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Williams Debtor 1 Anitra Case number (if known) First Name Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code

City

State

Zip Code

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City

Number Street

State

Zip Code

State

Zip Code

NumberStreet

City

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Deb		Anitra				iams	Cas	se number (i	f known)		
		First Name	N	Middle Name	Last	Name					
26.	Hav	e you been a party	y in any judici	al or administr	ative procee	ding under	any environme	ntal law? In	nclude settlements	and order	s.
		No Yes. Fill in the det	ails.								
					Court or age	ncy		Nature	of the case		Status of the case
		Case title			Court Name						Pending
		Case number			NumberStreet	t					On appeal
					City	State	Zip Code				Concluded
Pari	11:	Give Details Ab	oout Your Bu	usiness or Co	onnections	to Any Bu	siness				
27.	Witl	nin 4 years before	you filed for b	ankruptcy, dic	l you own a b	usiness or	have any of the	following o	connections to any	business?	
					-		activity, either	full-time or p	part-time		
		A member of A partner in a		lity company (L	LC) or limited	d liability pa	artnership (LLP)				
				naging executiv	e of a corpor	ration					
		An owner of a	at least 5% of	the voting or e	quity securiti	es of a corp	ooration				
	✓	No. None of the a									
		Yes. Check all that	at apply abov	e and fill in the					Formlesses Identif	£: L :	maham Da mat
					Descri	be the natu	are of the busing	ess	Employer Identification include Social S		
		Business Name			_				EIN:		
		Number Street			Name	of account	ant or bookkee	per	Dates business	existed	
		City	State	Zip Code	_				From	То	
					Descri	be the natu	re of the busin	ess	Employer Identii		
		Business Name			_				EIN:		
		Number Street			_				Dates business	existed	
		City	State	Zip Code	Name (of account	ant or bookkee _l	per	From	To	
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					Descri	be the natu	ire of the busing	ess	Employer Identification include Social S		
		Business Name			_				EIN:		
		Number Street			Name	of account:	ant or bookkee	per	Dates business	existed	
		City	State	Zip Code	_	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	2.2330		From	То	

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Debto	or 1 Anitra			Williams	Case number (if known)
	First Name		Middle Name	Last Name	
	-	rs before you filed fo other parties.	r bankruptcy, did you	give a financial statement f	to anyone about your business? Include all financial institutions,
	Yes. Fill	in the details below.			
	_			Date issued	
	Name			MM/DD/YYYY	
	Numbe	r Street			
	City	State	Zip Code		
Part	12: Sign B	elow			
		case can result in fin	es up to \$250,000, o		or obtaining money or property by fraud in connection with years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Signature of Debto	r 1		Signature of Debtor 2
		Date 5/31/2018			Date
Di	id you attac	n additional pages to	Your Statement of F	inancial Affairs for Individua	ls Filing for Bankruptcy (Official Form 107)?
V	/ No				
Ē	Yes				
Di	id you pay o	agree to pay someo	ne who is not an atto	orney to help you fill out ban	kruptcy forms?
V	No				
Ē	Yes. Nam	e of person			Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern District	of Illinois	
n re	Anitra Williams		Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATION	OF ATTORNEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of the pe	tition in bankruptcy, or agreed to	o be paid to me, for services
	For legal services, I have agreed to ac	cept		\$4,000.00
	Prior to the filing of this statement I h	ave received		\$350.00
	Balance Due			\$3,650.00
2	. The source of the compensation paid	to me was:		
	✓ Debtor	Other (specify)		
3	. The source of the compensation paid	to me is:		
	Debtor	Other (specify)		
4	I have not agreed to share the abmembers and associates of my la		with any other person unless the	ey are
	I have agreed to share the above- members or associates of my law the people sharing in the comper	firm. A copy of the agreement		
5	. In return for the above-disclosed fee,	I have agreed to render legal s	ervice for all aspects of the bank	kruptcy case, including:
	 a. Analysis of the debtor's finan- bankruptcy; 	cial situation, and rendering ac	dvice to the debtor in determinin	g whether to file a petition in
	b. Preparation and filing of any p	petition, schedules, statements	s of affairs and plan which may b	oe required;
	c. Representation of the debtor	at the meeting of creditors and	d confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor	n adversary proceedings and	other contested bankruptcy mat	ters;
6	. By agreement with the debtor(s), the a	above-disclosed fee does not i	include the following services:	
		CERTIFICAT	TION	
	certify that the foregoing is a completor(s) in this bankruptcy proceedings.	e statement of any agreement of	or arrangement for payment to r	ne for representation of the
	5/31/2018		/s/ Hilary L Jabs	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$43.23 for expenses, leaving a balance due of \$4,003.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	5/31/2018	
Signed:		
/s/ Anitı	ra Williams	
		/s/ Hilary L Jabs
Debtor(s		Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1.717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Williams , Anitra	Case No	Case No.		
	Debtor(s)				
		Chapter.	Chapter13		
	VERIFICATI	ON OF CREDITOR MA	TRIX		
T nowledg	The above named Debtors hereby verify that ge.	the attached list of creditors is t	rue and correct to the best of their		
ate:	5/31/2018	/s/ Williams , An			
		Williams , Anitra <i>Signature of De</i>			

CHASE AUTO
P.O. BOX 901003 CREDIT BUREAU DISPUTE PROCESSG
FORT WORTH, TX, 76101

Navient PO Box 9640 Wilkes Barre, PA, 18773

DIVERSIFIED CONSULTANT 10550 DEERWOOD PARK BLVD JACKSONVILLE, FL, 32256

MIDLAND FUNDING PO Box 13105 Roanoke, VA, 24031

TRUST REC SV 541 OTIS BOWEN DRIVE MUNSTER, IN, 46321

CERTIFIED SERVICES INC PO Box 177 Waukegan, IL, 60079

KOMYATTECASB 9650 GORDON DRIVE HIGHLAND, IN, 46322

ROGERS & HOL PO BOX 879 MATTESON, IL, 60443

CREDIT COLL 16 Distributor Drive, Suite 1 Morgantown, WV, 26501

REC SOLUTION PO BOX 699 NATCHEZ, MS, 39120

NATIONWIDE RECOVERY SV 545 W Inman St Attn: Helen Ann Ledford Cleveland, TN, 37320 IRS 1 PO Box 7346 Philadelphia, PA, 19101

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

Illinois Tollway PO Box 5544 Chicago, IL, 60680

500 Fast Cash 515 G SE Miami, OK, 74354

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$43.23 for expenses, leaving a balance due of \$4,003.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	5/25/2018				
Signed:		a.t.			
/s/ Anitr	a Williams	Unita inthe	~		
				/s/ Hilary L Jabs	
Debtor(s	s)			Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Re: Agreement Regarding Priority Treatment of The Semrad Law Firm LLC's Fees and Expenses

Dear Anitra Williams,

Thank you for choosing The Semrad Law Firm LLC (the Firm) to represent you in connection with your Chapter 13 bankruptcy case. In addition to the terms contained in the Court Approved Retention Agreement (CARA) it is our policy to confirm in writing how and when the Firm's fees and expenses will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

Aside from any initial retainer that you pay the Firm, you will be required to pay the Firm's fees and expenses through the Chapter 13 plan after it is approved by the Bankruptcy Court. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money out according to the provisions of your plan to the Firm and other creditors.

The model Chapter 13 plan gives fourth priority to attorneys' fees, after the Trustee's fees, current mortgage payments, and payments to secured creditors listed in Section 3.1, 3.2, or 3.3 (for example, payments due to lenders on a loan to purchase a car, furniture, appliance or other item of personal property). The Firm intends to alter this priority scheme by modifying the model Chapter 13 plan to provide for payment of the Firm's attorney's fees and costs before any payments are made to your other creditors. That means that the money you send to the Trustee each month will first be paid to the Firm and not to pay the claims of your other creditors until the Firm's fees and expenses are paid in full. Such claims of other creditors include your car note, other financed personal property, parking tickets, taxes, and any claims of other creditors that may be included in your plan.

Aside from the Firm's commitment to perform any and all work reasonably necessary to represent you in this bankruptcy case without requiring you to pay a substantial amount of the fees and expenses up front, there is no benefit to you from this priority treatment of the Firm's fees and expenses. Furthermore, this arrangement presents certain risks. In the event that your case is dismissed before completion of the plan or if you decide to convert your case to a case under Chapter 7, it is likely that the Firm's attorneys' fees will have been paid while little of your other debts are paid.

In addition, there is the possibility that a creditor or the Trustee may object to the Firm being paid under this altered priority arrangement. In the event of such an objection, the Firm may

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

lower that amount that the Firm will receive each month and increase the monthly payment to such creditor in order to resolve the objection. However, creditors may seek to recover additional attorneys' fees as a result of any such objection and you may be required to pay the creditors' additional attorneys' fees over time through the Chapter 13 Plan.

A Chapter 13 plan will be filed on your behalf to repay your creditors. The plan is subject to change based on creditor proof of claims and objections. Your Chapter 13 plan payment will be \$550.00 at the time of filing. This monthly Chapter 13 plan payment can be subject to change during your case. Included within this monthly plan payment is the Firm's compensation for representing you during the Chapter 13. You will be paying the Firm an attorney fee of \$4,000.00, with an initial down payment of \$350.00

Within the Chapter 13 plan payment, you will be paying back your creditors and the Firm's attorney fees:

- 1. The trustee will be paid an estimated 6% of the plan payment.
- 2. The Firm's fees will be paid at approximately \$466/mo.
- 3. **CHASE AUTO** will be paid \$11,019.60 at 7% APR at a fixed monthly payment of \$56.00/mo until Firm's Fees are paid. Commencing with the November 2019 plan payment, CHASE AUTO shall receive set payments in the amount of \$511.00 per month.
- 4. ROGERS & HOL is a NON-PMSI creditor and the Trustee shall not pay them any preconfirmation adequate protection payments. Commencing with the November 2019 plan payment, ROGERS & HOL shall receive set payments in the amount of \$10.00 per month.
- 5. General Unsecured Creditors will be paid 100% pro-rata after all other creditors.

If you do not wish to pay the Firm's attorneys' fees and expenses ahead of your creditors as set forth above, you have the following options:

- A. You can elect to pay the Firm an upfront retainer of \$1,500 prior to filing your case and elect for the plan to pay your car note (and/or other claims secured by personal property) and mortgage arrears in equal set monthly payments along with the Firm's fees and expenses; or
- B. You can seek representation by another firm under a different payment arrangement.

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this

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THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

arrangement. Firm policy and a prior court order require that we receive confirmation of your acceptance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

Very Truly Yours,

THE SEMRAD LAW FIRM LLC

One of its Attorneys

Accepted:

Date: MAY 2 5 2018

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Debtor 1 Anitra First Name			number (if known)	The state of the s
	Middle Name Last estions for Reporting Purposes	t Name		
16. What kind of debts do you have?	16a. Are your debts primarily or "incurred by an individual pr No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily by money for a business or inv No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you	rimarily for a personal, fam usiness debts? Business of estment or through the op	ily, or household purp debts are debts that your seration of the busines	ose." ou incurred to obtain s or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. I am not filing under Chapter 7 Yes. I am filing under Chapter 7 expenses are paid that fun No. Yes.		ny exempt property is ex ute to unsecured credito	cluded and administrative
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	5 0	,001-50,000 ,001-100,000 ore than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 r \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	million	00,000,001-\$1 billion ,000,000,001-\$10 billion 0,000,000,001-\$50 billion ore than \$50 billion
20. How much do you estimate your liabilities to be?		\$1,000,001-\$10 r \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	million	00,000,001-\$1 billion ,000,000,001-\$10 billion 0,000,000,001-\$50 billion ore than \$50 billion
Part 7: Sign Below	I have examined this petition, and			
For you	correct. If I have chosen to file under Cha of title 11, United States Code. It under Chapter 7. If no attorney represents me and out this document, I have obtained I request relief in accordance with I understand making a false state connection with a bankruptcy case both. 18 U.S.C. §§ 152, 1341, 15	pter 7, I am aware that I ma understand the relief availa I did not pay or agree to pa ed and read the notice requ n the chapter of title 11, Ur ement, concealing property se can result in fines up to	ay proceed, if eligible, table under each chapter as someone who is not uired by 11 U.S.C. § 34 nited States Code, spert, or obtaining money of \$250,000, or imprisor	under Chapter 7, 11,12, or 13 er, and I choose to proceed t an attorney to help me fill 42(b). cified in this petition. or property by fraud in
	/s/ Anitra Williams Signature of Debtor 1	har vivi	Signature of Debtor 2	
	Executed on 5/25/2018 MM / DD /	YYYY	Executed on	IM / DD / YYYY

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Fill in this infor	mation to identify your c	ase:			
Debtor 1	Anitra		Williams	_	
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name	_	
United States B	sankruptcy Court for the:	Northern	District of Illinois	_	
Case number			(State)		
(If known)					Check if this is a
Official	Form 106De	ec			amended filing
Declarat	ion About an	— Individual Debt	or's Schedules		12/1
If two married	people are filing togeth	er, both are equally respon	sible for supplying correct	information.	
money or prope	erty by fraud in connect 1341, 1519, and 3571.			king a false statement, concealing pro \$250,000, or imprisonment for up to 20	
Did you p	ay or agree to pay som	eone who is NOT an attorn	ey to help you fill out bank	ruptcy forms?	
No.				100 May 100 1000 1	
V	Name of person		Attach Bankruptcy P Signature (Official Fo	detition Preparer's Notice, Declaration, and form 119).	
	nalty of perjury, I decla are true and correct.	re that I have read the sum	mary and schedules filed v	with this declaration and	
🗶 /s/ Anitra	a Williams ////	he villi	X		
Signature of	of Debtor 1		Signature	of Debtor 2	

Date

MM/DD/YYYY

Date 5/25/2018

MM/DD/YYYY

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Debtor ⁻			Williams	Case number (if known)
	First Name	Middle Name	Last Name	
	ithin 2 years before you editors, or other partie 7 No		ou give a financial state	ment to anyone about your business? Include all financial institutions,
È	Yes. Fill in the details	s below.		
			Date issued	
	Name		MM/DD/YYYY	-
	Number Street		_	
	0.4	Otata 7'- O- I	_	
	City	State Zip Code		
Part 12	Sign Below			
	ankruptcy case can res			perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2
				Date
Did	No Yes			lividuals Filing for Bankruptcy (Official Form 107)? ut bankruptcy forms?
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Williams , Anitra Debtor(s)	Case No
		Chapter. Chapter13
	VERIFICATION	I OF CREDITOR MATRIX
knowle		attached list of creditors is true and correct to the best of their
Date:	5/25/2018	/s/Williams, Anitra Muta rullin
		Williams . Anitra

Signature of Debtor

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Debte	r 1 Anitra First Name	Middle Name	Williams Last Name	Case number (if known)	
16.	Calculate the median f	amily income that applies to y	ou. Follow these steps:		
	16a. Fill in the state in w		Illinois		
		f people in your household.	1		
		mily income for your state and si	ze of		\$52,410.00
	household		To find	a list of applicable median income amounts, go online	
4.7	Anna de des		or this form. This list ma	y also be available at the bankruptcy clerk's office.	
17.	How do the lines comp		o top of page 1 of this f	orm, check box 1, Disposable income is not determined	
				n of Disposable Income (Official Form 122C-2).	
	U.S.C. § 1325		Calculation of Disposa	k box 2, <i>Disposable income is determined under 11</i> able Income (Official Form 122C-2). On line 39 of that	
Part	Calculate Your C	ommitment Period Under	11 U.S.C. §1325(b)((4)	
18.	Copy your total average	e monthly income from line 11	•		\$4,864.00
19.				not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	
	19a. If the marital adjustr	ment does not apply, fill in 0 on I	ine 19a.		-\$0.00
	19b. Subtract line 19a	from line 18.	***************************************		\$4,864.00
20.	Calculate your current	monthly income for the year.	Follow these steps:		
	20a. Copy line 19b.	······································			\$4,864.00
	Multiply by 12 (the	number of months in a year).			x 12
	20b. The result is your co	urrent monthly income for the ye	ar for this part of the for	m.	\$58,368.00
	20c. Copy the median fa	mily income for your state and s	ze of household from lin	ne 16c.	\$52,410.00
21.	How do the lines comp	are?			
		line 20c. Unless otherwise orde is 3 years. Go to Part 4.	red by the court, on the	top of page 1 of this form, check box 3, The	
		an or equal to line 20c. Unless ot period is 5 years. Go to Part 4.	nerwise ordered by the o	court, on the top of page 1 of this form, check box	
Part	4: Sign Below	,			
	By signing here, I de	clare under penalty of perjury that	it the information on this	s statement and in any attachments is true and correct.	
	🗶 /s/ Anitra Wil	liams / a fa /1/	illin x		
	Signature of Del	00.		Signature of Debtor 2	
	D-1- F/05/004	•			
	Date 5/25/201 MM/DD/\		[DateMM/DD/YYYY	
		do NOT fill out or file Form 1220 fill out Form 122C-2 and file it w		of that form, copy your current monthly income from lin	e 14

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Debtor 1	Anitra First Name	Middle Name	Williams Last Name	Case number (if known)
Part 4:	Sign Below			
x /s/	Anitra Williams Anuta	y you declare that the inform	~ ×_	t and in any attachments is true and correct.
Date	5/25/2018 MM/DD/YYYY		Date	MM/DD/YYYY